DOCUMENT RESUME

ED 449 331 CE 081 211

TITLE	Thinking about More Education? A Guide for Adults. InfoSeries.
INSTITUTION	Indiana Career and Postsecondary Advancement Center, Bloomington.
SPONS AGENCY	Indiana State Dept. of Workforce Development, Indianapolis.; Indiana State Commission for Higher Education, Indianapolis.
REPORT NO	ICPAC-IS-58
PUB DATE	1999-08-01
NOTE	5p.
AVAILABLE FROM	For full text: http://icpac.indiana.edu/pdf/info/is-58.pdf.
PUB TYPE	Guides - Non-Classroom (055)
EDRS PRICE	MF01/PC01 Plus Postage.
DESCRIPTORS	Admission (School); Adult Education; Adult Students; *Adults; *College Choice; *Decision Making; Educational Demand; *Enrollment; *Higher Education; Nontraditional Students; *Student Financial Aid

ABSTRACT

This bulletin is a guide for adults who are considering pursuing higher education. It lists some common reasons adults pursue additional education. College options are then explored. This section discusses the degrees and/or certificates offered, benefits, and program offerings of community, junior, and technical colleges; liberal arts colleges; universities; and programs especially for adults. A list of criteria is provided that the adult can use to rate colleges he or she is considering. Suggestions are made for enrolling in college, such as contact college admissions and continuing education offices; take any entrance or placement tests; order transcripts; and create a file of information about educational activities that the adult has completed. Sources for financial aid are then discussed. Finally, the bulletin lists some steps the adult can take to prepare himself or herself before he or she enrolls. (YLB)

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Thinking About More Education?

A Guide for Adults

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Your natural curiosity leads you to learn throughout your life. You do this while you read, watch television, talk with friends and family, pursue hobbies and improve your home. **More and more adults are also continuing to learn in educational settings such as colleges and universities.** In fact, according to information from the Census Bureau and the U.S. Department of Education, during 1990 to 1994:

- 40 percent of all college students were over 25 years old.
- the average age of students at many colleges and universities was near 30 years old.
- over 70 percent of all part-time students were 25 and older.
- approximately 50 percent of college students are part-time students.

Also, according to a 1996 study by The Education Resource Institute and The Institute for Higher Education Policy, **the percentage of students ages 40 and older who enrolled in colleges increased by 235 percent from 1970 to 1993.** Currently, 10 percent of all undergraduate students and 22 percent of all graduate students are 40 and older.

Returning to school

As you consider pursuing higher education, it's important to think about your goals and what you expect to gain from more education. **Some common reasons adults pursue additional education include:**

- career advancement
- job or career change
- increased earning potential
- increased confidence
- personal enjoyment
- meeting people with similar interests

According to an American College Testing survey, which asked students over the age of forty why they returned to school: 49 percent wanted to become better educated; 47 percent said personal happiness was their primary motivation; and 33 percent wanted to improve their incomes, to meet job requirements or improve job skills. As economic and employment conditions continue to change due to global competition and advances in technology, **adults are experiencing increasing demands to develop their skills and knowledge.**

College options

Knowing your educational options can help you clarify your academic goals and find programs that will best meet these goals.

Community, junior and technical colleges

These colleges offer certificates and associate's degrees in specific career fields as well as degrees that may transfer into bachelor's degree programs. There are four institutions that offer two-year degrees. Two private junior colleges, Ancilla College and Holy Cross College,

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Value of education

In general, **the more education you have, the more money you will make and the greater job options and job security you will have.** Consider the following statistics from the U.S. Department of Labor and Census Bureau:

- In 1996, the median annual income for people with a high school diploma was $23,000; for those with an associate's degree, it was $29,000; and for people with a bachelor's degree, it was $39,000.
- In 1998, people with high school diplomas were twice as likely to be unemployed as people with bachelor's degrees.
- Seventy-five percent of future jobs are likely to want employees with at least a license or certificate.
- Occupations that require a bachelor's degree are projected to grow the fastest, nearly twice as fast as the national average for all occupations.

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offer certificates and associate's degrees. In addition to the private schools, state-funded **Vincennes University and Ivy Tech State College recently formed a partnership to create a community college system throughout Indiana.** This new system increases the number and variety of degrees offered at all major Ivy Tech campuses. Many degrees will transfer to colleges and universities offering bachelor's degrees.

Liberal arts colleges

Liberal arts colleges are usually privately-funded schools offering bachelor's degree programs that provide a **well-rounded education**. Students focus their degree programs by choosing majors in fields such as English, biology, psychology, economics or foreign languages. Some of these colleges also offer professional majors such as business, nursing and education. **Many liberal arts colleges, such as St. Mary-of-the-Woods College and Indiana Wesleyan University, design programs especially for working adults.** A liberal arts college requires students to explore a wide variety of subjects, opinions and ideas. That is one reason that LaVerne Ludden, Ed.D., found a significant number of business leaders believe the best educational preparation for the workworld is a liberal arts degree.

Universities

Universities are usually state-supported schools offering undergraduate degrees – certificates, associate's and bachelor's degrees – and graduate degrees in many fields. The focus of a university is usually on research. Undergraduate education is important but graduate students and research may take higher priority. However, **some of the benefits of attending a university as an undergraduate include:**

- a library system that provides access to many resources useful for all students.
- a wide variety of degree programs.
- lower tuition rates due to funding from state government.
- high name recognition, which can be beneficial when looking for employment.

Programs especially for adults

While exploring colleges and universities, ask about programs and services that are especially designed for adult students. These may include:

- evening and weekend classes.
- independent study and distance education classes and degrees.
- academic skills classes to help adult students brush up on reading, writing, math, test-taking and study skills.
- accelerated degree programs that offer intensive courses to help adults earn degrees in less time than traditional programs.
- credit for prior learning (e.g., from previous college or military classes) or for past experience (e.g., from knowledge gained on the job and through community activities).
- credit through examinations such as those offered by the College Level Examination Program (CLEP).

Colleges and universities may also offer services such as health insurance, child care, tutoring, job placement and career counseling to help adult students achieve their goals.

Distance education

To learn more about college courses and degree programs offered by Indiana's public and private colleges through satellite and local TV, Internet, videotape, computer disks and CD-ROM, contact the **Indiana College Network** Student Service Center at 800-426-8899 or http://www.icn.org.

Programs that fit you

To help you select a school and program that meets your goals and needs, rate colleges you are considering on each of the criteria listed below. Use a scale of 5 (excellent) to 1 (poor) to rate the schools. You may also want to highlight criteria especially important to you.

___ Has a degree program that meets my goals.

___ Classes are taught in ways and at times that work for me.

___ Professors are available for consultation outside of class.

___ Good reputation of college/program.

___ Positive atmosphere for adult students.

___ Accommodates lifestyle and family concerns (e.g., child care services).

___ Minimal disruption of career.

___ College expenses are affordable.

___ Financial aid and/or tuition payment plans are available.

___ Campus office hours work for me.

___ Reasonable admission requirements.

___ Registration procedures are simple.

___ Academic advising is available at times that work for me.

___ Books/materials are easily obtained.

___ Library and computer services are accessible to me.

___ Career center meets my needs.

Enrolling in college

Once you find a program that fits your goals, you need to complete application forms and register for classes. Some colleges and universities have flexible deadlines, so adults can begin taking classes right away. **It may take several weeks to get all of your paperwork and entrance requirements met,** so it's best to plan ahead:

- **contact college admissions and continuing education offices** to request an application, financial aid forms and registration materials, including a course schedule for the next available class term.
- ask if you are required to **take any entrance or placement tests** and when these will be offered (adults typically do not need to take admissions tests, such as the SAT or ACT; you will, however, need to take a graduate admission test, such as the GRE or GMAT, if you plan to attend graduate school).
- **order transcripts** from colleges and educational programs you have attended in the past.
- **create a file that contains information about educational activities you have completed.** The file might include college transcripts, your resume, seminar, workshop outlines and certificates. This information can help you write an admission essay, if required. Prepare a portfolio to receive credit for prior learning and plan your degree program with a college advisor.

Finding financial aid

Many adults worry about the cost of attending college. These costs can range from tuition and books to increased expenses for child care – and if you

Additional resources

To learn more about your college options and preparing to go back to school, **contact ICPAC at 800-992-2076 or http://icpac.indiana.edu.** Ask for free copies of:

- *Study Skills* booklet
- IS-22: Choosing a College
- IS-24: Bachelor's, Masters, Doctorate and Professional Degrees
- IS-25: Associate's Degrees and Certificates
- IS-54: Learn the Lingo – A Glossary of College Terms
- IS-62: College Credit for Past Education and Life Experience
- IS-85: Choosing a College Major

decide to reduce your hours or stop working while you attend college, a reduction in family income. As you think about how you can pay for your education, **explore financial aid opportunities** that can help meet college expenses:

- check with your supervisor or human resources department to **see if your employer has a tuition reimbursement program** that pays for some or all of the cost of college classes.
- **contact college or university financial aid offices** to find out what kinds grants, scholarships, loans and work-study jobs may be available for full-time and part-time students.
- **look for private scholarships** in books at libraries and through free scholarship search services on the World Wide Web. You can access the Web from computers at home and at public libraries.
- **ask about tuition payment plans** that allow you to pay your college bill over a period of time rather than all at once.
- **consider the value of education tax credits** such as the Lifetime Learning Tax Credit and Hope Scholarship Credit.
- **reduce college costs** by gaining credit through exams and portfolios and by transferring credits from community college programs.

Steps to success

In addition to finding money for college, adults are often concerned about finding time to attend classes and do homework. Often the keys to success in college are the same as the keys to success in most endeavors: **plan ahead, prioritize, be determined, ask for help when you need it** – from friends, family, classmates, employers, college personnel and professors – and keep your sense of humor. Some of the steps you can take to prepare yourself before you enroll include:

- **talk with your family and employer about ways they can help you** balance family, work and school obligations.
- **consider how you could utilize school projects to help your employer.**
- **make a plan for where and when you will study** – identify a place where you will not be interrupted and schedule blocks of time to devote to schoolwork.
- **think about how your priorities and commitments may need to change** once you start classes; for example, will you still have time to clean the house regularly or can you ask your family to help or clean less often.
- **consider how you will handle the unexpected;** from lost house keys to a week of chicken pox, make plans before the emergency.

Preparing in advance is important, and then you need to jump right in. Soon after you start, you will hopefully find yourself saying what Melody Mathew, an adult student from Wolcott, Ind., said: "It's so much fun as an adult to be back in school. The effort and time I put in yield so many rewards. It's definitely worth it."

Additional financial aid resources

To learn more about how you can pay for college, **contact ICPAC at 800-992-2076 or http://icpac.indiana.edu**. Ask for free copies of:

- IS-05: Finding Money for Your Education
- IS-55: Veterans' Educational Benefit Programs
- IS-56: Financial Aid for Adult Students
- IS-83: Indiana's Workforce Development Centers (for information about programs for unemployed workers, career changers and single parent/displaced homemakers)
- IS-86: Strategies for Reducing College Costs
- IS-97: Financial Aid for Graduate Students

Also, **use free scholarship search services on the World Wide Web**:

- First, connect with ICPAC at http://icpac.indiana.edu
- On ICPAC's home page, click on "Links."
- In "Links," click on "Financial Aid & Money."
- In "Financial Aid & Money," click on "Scholarship Search Web Sites."